

Imaged Certificate of Notice Page 1 of 4  
 IN THE UNITED STATES BANKRUPTCY COURT  
 WESTERN DISTRICT OF PENNSYLVANIA

FILED  
 4/13/23 12:06 pm  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

IN RE:

ERIC H. ROGALSKY  
 JUDITH A. ROGALSKY  
 Debtor(s)

Ronda J. Winnecour  
 Movant

vs.

No Repondents.

Case No.:17-24837

Chapter 13

Related to Docket No. 97

ORDER OF COURT

AND NOW, this \_\_ 13th Day of April, 2023 \_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
 Gregory J. Taddonio, Chief Judge  
 United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Eric H. Rogalsky  
Judith A. Rogalsky  
Debtors

Case No. 17-24837-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 13, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric H. Rogalsky, Judith A. Rogalsky, 528 Loretto Rd., Pittsburgh, PA 15217-2822
14738136	Citi/Hilton, PO Box 9001037, Louisville, KY 40290-1037
14738138	+ Dollar Bank, PO Box 8469, Canton, OH 44711-8469
14773598	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15209766	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14773597	+ Dollar Bank, FSB, c/o Consumer Default Management, PO Box 3969, Pittsburgh, PA 15230-3969
14738139	+ Dollar Bank/Visa, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
14738141	Freedom Mortgage, PO Box 619063, Santa Monica, CA 90402-2310
14738147	+ Synchrony Bank/GAP Visa, PO Box 81344, Cleveland, OH 44188-0001
14738150	+ US Department of Education, Direct Loan Servicing Center, PO Box 4609, Utica, NY 13504-4609

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BankruptcyECFMail@mccalla.com	Apr 13 2023 23:52:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 13 2023 23:52:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14738128	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 13 2023 23:52:00	American Honda Finance, PO Box 65507, Wilmington, DE 19808-0507
14747628	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 13 2023 23:52:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14738130	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 13 2023 23:52:00	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
14738131	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 13 2023 23:52:00	Barclaycard, PO Box 13337, Philadelphia, PA 19101-3337
14738132	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 14 2023 00:01:46	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14764182	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 14 2023 00:01:41	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14738135	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 14 2023 00:01:53	Citi Diamond Card, PO Box 9001037, Louisville, KY 40290-1037
14738137	+ Email/Text: BKPT@cfna.com	Apr 13 2023 23:52:00	Credit First N.A., PO Box 81344, Cleveland, OH 44188-0001
14738143	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-2

User: auto

Page 2 of 3

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		Apr 14 2023 00:01:53	Macys, PO Box 9001094, Louisville, KY 40290-1094
14796109	Email/Text: bnc-quantum@quantum3group.com	Apr 13 2023 23:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14826779	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 13 2023 23:52:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14738140	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Apr 13 2023 23:52:00	EnerBank USA, 1245 Brickyard Rd., Suite 600, Salt Lake City, UT 84106-2562
14791270	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 13 2023 23:52:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14738142	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 13 2023 23:52:00	Great Lakes, PO Box 7860, Madison, WI 53707-7860
15226972	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 13 2023 23:52:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14829214	Email/PDF: resurgentbknotifications@resurgent.com	Apr 14 2023 00:01:47	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14795885	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 13 2023 23:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14780287	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 14 2023 00:01:42	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14739315	+ Email/PDF: rmscedi@recoverycorp.com	Apr 14 2023 00:01:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14815046	+ Email/Text: bankruptcynotices@psecu.com	Apr 13 2023 23:52:00	PSECU, Po Box 67013, Harrisburg, PA 17106-7013
14738144	Email/Text: bankruptcynotices@psecu.com	Apr 13 2023 23:52:00	Pennsylvania State Employees FCU, PO Box 67013, Harrisburg, PA 17106-7013
14753177	Email/Text: bnc-quantum@quantum3group.com	Apr 13 2023 23:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14738145	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 14 2023 00:01:53	Sears/CBNA, PO Box 6275, Sioux Falls, SD 57117-6275
14738146	+ Email/PDF: gecsed@recoverycorp.com	Apr 14 2023 00:01:52	Synchrony Bank/American Eagle, PO Box 960013, Orlando, FL 32896-0013
14738148	Email/PDF: gecsed@recoverycorp.com	Apr 14 2023 00:01:51	Synchrony Bank/Lowe's, PO Box 530914, Atlanta, GA 30353-0914
14738149	Email/PDF: gecsed@recoverycorp.com	Apr 14 2023 00:01:42	Synchrony Bank/Old Navy, PO Box 960017, Orlando, FL 32896-0017
14783137	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 13 2023 23:52:00	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14787191	Email/PDF: ebn_ais@aisinfo.com	Apr 14 2023 00:01:47	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 13, 2023

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cr		Duquesne Light Company
cr		Freedom Mortgage Corporation
cr	*+	Dollar Bank, FSB, c/o Consumer Default Management, PO Box 3969, Pittsburgh, PA 15230-3969
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14738129	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, PO Box 65507, Wilmington, DE 19808-0507
14738133	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14738134	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2023 at the address(es) listed below:**

Name	Email Address
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslyb@grenenbirsic.com, mcupe@grenenbirsic.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Eric H. Rogalsky julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Judith A. Rogalsky julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 11